## **ABSTRACT**

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A polarizing plate protective film including a base film and a low-refractive-index layer formed on the base film, the low-refractive-index layer including a metal oxide complex and inorganic microparticles and having a refractive index of 1.25 to 1.37, the metal oxide complex being formed from a compound shown by the following formula (1): MX<sub>n</sub> (wherein M represents a metal atom or a semimetal atom, X represents an alkoxy group or the like, and n represents the valence of M) or a partial hydrolysate or a complete hydrolysate of the compound shown by the formula (1), and having an -(O-M)<sub>m</sub>-O- bond (wherein M is the same as defined above, and m represents a positive integer) in the molecule; a reflection preventive polarizing plate using the polarizing plate protective film, and an optical product including the reflection preventive polarizing plate. According to the present invention, a polarizing plate protective film including a low-refractive-index layer exhibiting antireflection effects, exhibiting sufficient scratch resistance as a protective film for a polarizing plate, and showing only a small amount of warping when bonded to a polarizing plate, a reflection preventive polarizing plate, and an optical product can be provided.